

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PENNSYLVANIA
HARRISBURG DIVISION**

In re: STOCK, MICHAEL J
STOCK, LINDA M

§ Case No. 1:16-01373-HWV
§
§
§

Debtor(s)

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under Chapter 13 of the United States Bankruptcy Code was filed on April 01, 2016. The case was converted to one under Chapter 7 on November 06, 2017. The undersigned trustee was appointed on November 06, 2017.

2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.

3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized the gross receipts of \$ 10,236.41

Funds were disbursed in the following amounts:

Payments made under an interim distribution	<u>0.00</u>
Administrative expenses	<u>4,150.00</u>
Bank service fees	<u>60.00</u>
Other payments to creditors	<u>0.00</u>
Non-estate funds paid to 3rd Parties	<u>0.00</u>
Exemptions paid to the debtor	<u>0.00</u>
Other payments to the debtor	<u>0.00</u>
Leaving a balance on hand of ¹	\$ <u>6,026.41</u>

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

6. The deadline for filing non-governmental claims in this case was 05/16/2018 and the deadline for filing governmental claims was 09/28/2016. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$1,773.64. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$0.00 as interim compensation and now requests the sum of \$1,773.64, for a total compensation of \$1,773.64.²In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00 and now requests reimbursement for expenses of \$35.00, for total expenses of \$35.00.²

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 08/07/2018 By: /s/LAWRENCE V. YOUNG, TRUSTEE
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

² If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D)

Form 1

Individual Estate Property Record and Report

Asset Cases

Case Number: 1:16-01373-HWV

Trustee: (580410) LAWRENCE V. YOUNG, TRUSTEE

Case Name: STOCK, MICHAEL J
STOCK, LINDA M

Filed (f) or Converted (c): 11/06/17 (c)

§341(a) Meeting Date: 01/10/18

Period Ending: 08/07/18

Claims Bar Date: 05/16/18

1 Asset Description (Scheduled And Unscheduled (u) Property) Ref. #	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property <u>Abandoned</u> OA=\$554(a)	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1 610 Garriston Rd, York Haven, PA 17370-0000, Yor The cost of liquidating this asset would consume any non-exempt equity	299,000.00	5,799.53		0.00	FA
2 419 Ross Ave, New Cumberland, PA 17070-0000, Cum Court Order denying Trustee's Motion for Sale entered 6/5/2018 (Docket #138)	137,000.00	27,586.00		0.00	FA
3 876-878 School House Lane, Lewisberry, PA 17339- Amount of lien per POC filed 9/12/2016. The Trustee will not liquidate asset as there are already sufficient funds in the Estate to pay all creditors in full.	123,000.00	4,270.26		0.00	FA
4 54 Lexton Street, York, PA 17404-0000, York Coun (u) Asset was sold while case was in Chapter 13	79,900.00	0.00		0.00	FA
5 Checking: Members 1st Imported from Amended Doc#: 72	1,430.42	0.00		0.00	FA
6 Savings: Members 1st Account balance as of date of conversion was \$9,000. The Trustee needed only \$4,600 to pay all claims in full with interest.	33,703.11	32,633.53		4,665.00	FA
7 Checking: Santander The Trustee will not liquidate asset as there are already sufficient funds in the Estate to pay all creditors in full.	2,056.32	2,056.32		0.00	FA
8 Savings: Metro Bank The Trustee will not liquidate asset as there are already sufficient funds in the Estate to pay all creditors in full.	800.00	800.00		0.00	FA
9 Kitchen table with 6 chairs, dining room table w Imported from Amended Doc#: 72	10,000.00	0.00		0.00	FA
10 Normal wearing apparel Imported from Amended Doc#: 72	200.00	0.00		0.00	FA
11 Engagement ring, wedding bands and costume jewel Imported from Amended Doc#: 72	2,500.00	0.00		0.00	FA

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Case Number: 1:16-01373-HWV**Trustee:** (580410) LAWRENCE V. YOUNG, TRUSTEE**Case Name:** STOCK, MICHAEL J**Filed (f) or Converted (c):** 11/06/17 (c)

STOCK, LINDA M

§341(a) Meeting Date: 01/10/18**Period Ending:** 08/07/18**Claims Bar Date:** 05/16/18

1	2	3	4	5	6
Asset Description (Scheduled And Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property <u>Abandoned</u> OA=\$554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Ref. #					
12	MetLifeTerm Policy: Michael or Linda Stock (u) Imported from Amended Doc#: 72	0.00	0.00	0.00	FA
13	MetLife Wole Life Policy: Michael Stock Imported from Amended Doc#: 72	4,500.00	0.00	0.00	FA
14	MetLife Whole Life Policy: Linda Stock Imported from Amended Doc#: 72	5,300.00	0.00	0.00	FA
15	Washington National Whole Life Policy: Michael S Imported from Amended Doc#: 72	0.00	0.00	0.00	FA
16	IRA: Fidelity-00618602700 Imported from original petition Doc# 40	58,215.61	0.00	0.00	FA
17	IRA: Fidelity -00618602692 Imported from original petition Doc# 40	16,551.00	0.00	0.00	FA
18	IRA: Edge - 8L7-30P02 Imported from original petition Doc# 40	20,074.27	0.00	0.00	FA
19	IRA: Fidelity -00700329444 (u) Imported from Amended Doc#: 72	78,781.46	0.00	0.00	FA
20	IRA: Fidelity 00700329469 (u) Imported from Amended Doc#: 72	45,479.68	0.00	0.00	FA
21	Stock Mechanicals, Inc. Assets: 2006 Ford F350, Assets are owned by corporation	17,500.00	17,500.00	0.00	FA
22	M&L, LLC d/b/a Lincoln Bowling Center Ati assets (u) Imported from Amended Doc#: 72	0.00	0.00	0.00	FA
23	2001 Toyota Sequoia, 230,000.00 miles. Entire pr Imported from Amended Doc#: 72	2,100.00	0.00	0.00	FA
24	Misc tools The Trustee will not liquidate asset as there are already sufficient funds in the Estate to pay all creditors in full.	10,000.00	5,250.00	0.00	FA
25	Timeshare in Virginia Beach (u) Imported from Amended Doc#: 72	0.00	0.00	0.00	FA
26	Funds turned over by Chapter 13 Trustee (u)	5,571.41	5,571.41	5,571.41	FA
26	Assets Totals (Excluding unknown values)	\$953,663.28	\$101,467.05	\$10,236.41	\$0.00

Form 1

Individual Estate Property Record and Report

Asset Cases

Case Number: 1:16-01373-HWV

Trustee: (580410) LAWRENCE V. YOUNG, TRUSTEE

Case Name: STOCK, MICHAEL J

Filed (f) or Converted (c): 11/06/17 (c)

STOCK, LINDA M

§341(a) Meeting Date: 01/10/18

Period Ending: 08/07/18

Claims Bar Date: 05/16/18

1	2	3	4	5	6
Asset Description (Scheduled And Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property <u>Abandoned</u> OA=§554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Ref. #					

Major Activities Affecting Case Closing:

The Trustee has agreed to liquidate assets to the extent needed to pay all allowed claims 100%.

Initial Projected Date Of Final Report (TFR): June 30, 2018

Current Projected Date Of Final Report (TFR): July 31, 2018

Form 2

Page: 1

Cash Receipts And Disbursements Record

Case Number: 16-01373 HWV
Case Name: STOCK, MICHAEL J
 STOCK, LINDA M
Taxpayer ID #: **-***9575
Period Ending: 08/07/18

Trustee: LAWRENCE V. YOUNG, TRUSTEE (580410)
Bank Name: Rabobank, N.A.
Account: *****7066 - Checking Account
Blanket Bond: \$8,132,694.00 (per case limit)
Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
02/14/18	{26}	Charles J. DeHart, III	Turnover of funds by Chapter 13 Trustee	1290-000	4,506.45		4,506.45
02/28/18		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	4,496.45
03/12/18	{26}	Charles J. DeHart, III	Turnover of funds by Chapter 13 Trustee	1290-000	1,064.96		5,561.41
03/30/18		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	5,551.41
04/30/18		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	5,541.41
05/31/18		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	5,531.41
06/13/18	101	Campbell Commercial Real Estate, Inc.	Payment pursuant to Court Order dated 6/5/2018	3510-000		4,150.00	1,381.41
06/27/18	{6}	Cunningham, Chernicoff & Warshawsky, P.C.	Turnover of non-exempt portion of asset needed to complete distribution	1129-000	4,600.00		5,981.41
06/29/18		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	5,971.41
07/31/18		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	5,961.41
08/02/18	{6}	Cunningham, Chernicoff & Warshawsky, P.C.	Turnover of non-exempt portion of asset needed to complete distribution	1129-000	65.00		6,026.41

ACCOUNT TOTALS	10,236.41	4,210.00	\$6,026.41
Less: Bank Transfers	0.00	0.00	
Subtotal	10,236.41	4,210.00	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$10,236.41	\$4,210.00	

TOTAL - ALL ACCOUNTS	Net Receipts	Net Disbursements	Account Balances
Checking # *****7066	10,236.41	4,210.00	6,026.41
	\$10,236.41	\$4,210.00	\$6,026.41

Exhibit C Claims Register**Case: 1:16-01373-HWV STOCK, MICHAEL J**

Claims Bar Date: 05/16/18

Claim Number	Claimant Name / <Category>, Priority	Claim Type/ Date Filed	Claim Ref./ Notes	Amount Filed/ Allowed	Paid to Date	Claim Balance
	Campbell Commercial Real Estate, Inc.	Admin Ch. 7		\$4,150.00	\$4,150.00	\$0.00
		11/06/17		\$4,150.00		
	Approved by Court Order dated 6/5/2018 (Docket #138)					
	<3510-00 Realtor for Trustee Fees (Real Estate Commissions)>, 200					
	LAWRENCE V. YOUNG, TRUSTEE	Admin Ch. 7		\$35.00	\$0.00	\$35.00
	135 NORTH GEORGE STREET	11/06/17		\$35.00		
	YORK, PA 17401					
	<2200-00 Trustee Expenses>, 200					
	LAWRENCE V. YOUNG, TRUSTEE	Admin Ch. 7		\$1,773.64	\$0.00	\$1,773.64
	135 NORTH GEORGE STREET	11/06/17		\$1,773.64		
	YORK, PA 17401		[Updated by Surplus to Debtor Report based on Net Estate Value: 10236.41]			
	<2100-00 Trustee Compensation>, 200					
1	Members 1st Federal Credit Union	Secured		\$93,053.94	\$0.00	\$0.00
	Christopher E. Rice	04/22/16		\$0.00		
	Martson Law Offices, 10 E. High Street		Secured in real estate			
	Carlisle, PA 17013					
	<4110-00 Real Estate--Consensual Liens (mortgages, deeds of trust, PMSI)>, 100					
2	M&T Bank	Unsecured		\$105,652.96	\$0.00	\$0.00
	1 Fountain Plaza	05/17/16		\$0.00		
	Floor 4		Claim withdrawn			
	Buffalo, NY 14203					
	<7100-00 General Unsecured § 726(a)(2)>, 610					
3	Capital One Bank (USA), N.A.	Unsecured		\$761.15	\$0.00	\$736.17
	PO Box 71083	05/19/16		\$736.17		
	Charlotte, NC 28272-1083		Claim reviewed. \$24.98 paid by the Chapter 13 trustee.			
	<7100-00 General Unsecured § 726(a)(2)>, 610					
3l	Capital One Bank (USA), N.A.	Unsecured		\$10.73	\$0.00	\$10.73
	PO Box 71083	05/19/16		\$10.73		
	Charlotte, NC 28272-1083					
	<7990-00 Surplus Cases Interest on Unsecured Claims (including priority)>, 640					
4	Penn Waste Inc	Unsecured		\$53.00	\$0.00	\$53.00
	PO Box 3066	05/26/16		\$53.00		
	York, PA 17402		Invoice #3466730			
	<7100-00 General Unsecured § 726(a)(2)>, 610					

Exhibit C Claims Register**Case: 1:16-01373-HWV STOCK, MICHAEL J**

Claims Bar Date: 05/16/18

Claim Number	Claimant Name / <Category>, Priority	Claim Type/ Date Filed	Claim Ref./ Notes	Amount Filed/ Allowed	Paid to Date	Claim Balance
4l	Penn Waste Inc PO Box 3066 York, PA 17402 <7990-00 Surplus Cases Interest on Unsecured Claims (including priority)>, 640	Unsecured 05/26/16		\$0.77 \$0.77	\$0.00	\$0.77
5	Penn Waste Inc PO Box 3066 York, PA 17402 <7100-00 General Unsecured § 726(a)(2)>, 610	Unsecured 05/26/16	Invoice #3559029	\$106.00 \$106.00	\$0.00	\$106.00
5l	Penn Waste Inc PO Box 3066 York, PA 17402 <7990-00 Surplus Cases Interest on Unsecured Claims (including priority)>, 640	Unsecured 05/26/16		\$1.54 \$1.54	\$0.00	\$1.54
6	Penn Waste Inc PO Box 3066 York, PA 17402 <7100-00 General Unsecured § 726(a)(2)>, 610	Unsecured 05/26/16	Invoice #3466732	\$53.00 \$53.00	\$0.00	\$53.00
6l	Penn Waste Inc PO Box 3066 York, PA 17402 <7990-00 Surplus Cases Interest on Unsecured Claims (including priority)>, 640	Unsecured 05/26/16		\$0.77 \$0.77	\$0.00	\$0.77
7	Wells Fargo Bank, N.A. Default Document Processing MAC# N9286-01Y,1000 Blue Gentian Road Eagan, MN 55121-7700 <4110-00 Real Estate--Consensual Liens (mortgages, deeds of trust, PMSI)>, 100	Secured 07/27/16	Secured in real estate	\$83,986.83 \$0.00	\$0.00	\$0.00
8	JPMorgan Chase Bank, National Association Chase Records Center,Attn: Correspondence Mail,Mail Code La4-5555,7 Monroe, LA 71203 <4110-00 Real Estate--Consensual Liens (mortgages, deeds of trust, PMSI)>, 100	Secured 09/12/16	Secured in real estate	\$118,729.74 \$0.00	\$0.00	\$0.00
9	Penn Waste P.O. Box 3066 York, PA 17402 <7100-00 General Unsecured § 726(a)(2)>, 610	Unsecured 02/21/18	Duplicate of claims 4, 5 and 6	\$212.00 \$0.00	\$0.00	\$0.00

Exhibit C Claims Register**Case: 1:16-01373-HWV STOCK, MICHAEL J**

Claims Bar Date: 05/16/18

Claim Number	Claimant Name / <Category>, Priority	Claim Type/ Date Filed	Claim Ref./ Notes	Amount Filed/ Allowed	Paid to Date	Claim Balance
CGA	CGA Law Firm	Admin Ch. 7		\$3,216.00	\$0.00	\$3,216.00
		11/06/17		\$3,216.00		
	<3110-00 Attorney for Trustee Fees (Trustee Firm)>, 200					
CGA	CGA Law Firm	Admin Ch. 7		\$41.13	\$0.00	\$41.13
		11/06/17		\$41.13		
	<3120-00 Attorney for Trustee Expenses (Trustee Firm)>, 200					
Case Total:					\$4,150.00	\$6,027.75

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 1:16-01373-HWV

Case Name: STOCK, MICHAEL J

Trustee Name: LAWRENCE V. YOUNG, TRUSTEE

Balance on hand: \$ 6,026.41

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None					

Total to be paid to secured creditors: \$ 0.00Remaining balance: \$ 6,026.41

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - LAWRENCE V. YOUNG, TRUSTEE	1,773.64	0.00	1,773.64
Trustee, Expenses - LAWRENCE V. YOUNG, TRUSTEE	35.00	0.00	35.00
Attorney for Trustee, Fees - CGA Law Firm	3,216.00	0.00	3,216.00
Attorney for Trustee, Expenses - CGA Law Firm	41.13	0.00	41.13

Total to be paid for chapter 7 administration expenses: \$ 5,065.77Remaining balance: \$ 960.64

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00Remaining balance: \$ 960.64

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for priority claims: \$ 0.00

Remaining balance: \$ 960.64

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 948.17 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 100.0 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
3	Capital One Bank (USA), N.A.	736.17	0.00	736.17
4	Penn Waste Inc	53.00	0.00	53.00
5	Penn Waste Inc	106.00	0.00	106.00
6	Penn Waste Inc	53.00	0.00	53.00

Total to be paid for timely general unsecured claims: \$ 948.17

Remaining balance: \$ 12.47

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for tardy general unsecured claims: \$ 0.00

Remaining balance: \$ 12.47

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for subordinated claims: \$ 0.00

Remaining balance: \$ 12.47

To the extent funds remain after payment in full of all allowed claims, interest will be paid at the legal rate of 0.6% pursuant to 11 U.S.C. § 726(a)(5). Funds available for interest are \$12.47. The amounts proposed for payment to each claimant, listed above, shall be increased to include the applicable interest.